

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Norman Rivers
Janie M Rivers
Debtor(s)

Case No. 07 B 11563

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/28/2007.
- 2) The plan was confirmed on 09/13/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/17/2008, 04/09/2009, 04/22/2010, 02/07/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/11/2010, 04/23/2010, 05/31/2012.
- 5) The case was Completed on 09/10/2012.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$112,736.17.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$44,837.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$44,837.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,511.37
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,011.37**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Asset Acceptance	Unsecured	548.00	560.08	560.08	269.29	0.00
Blackhawk Medical Transport	Unsecured	155.00	NA	NA	0.00	0.00
Blue Cross Blue Shield	Unsecured	7,287.31	NA	NA	0.00	0.00
Blue Cross Blue Shield	Unsecured	300.00	NA	NA	0.00	0.00
Blue Cross Blue Shield	Unsecured	18,284.85	NA	NA	0.00	0.00
Blue Cross Blue Shield	Unsecured	21,995.15	NA	NA	0.00	0.00
Capital One	Unsecured	2,429.00	2,524.09	2,524.09	1,213.58	0.00
Capital One	Unsecured	1,094.00	1,211.95	1,211.95	582.70	0.00
East Bay Funding	Unsecured	25,155.65	26,662.98	26,662.98	12,819.50	0.00
ECast Settlement Corp	Unsecured	351.32	352.85	352.85	169.65	0.00
ECast Settlement Corp	Unsecured	307.00	246.07	246.07	118.31	0.00
ECast Settlement Corp	Unsecured	1,031.00	1,160.22	1,160.22	557.83	0.00
ECast Settlement Corp	Unsecured	NA	8,482.64	8,482.64	0.00	0.00
ECast Settlement Corp	Unsecured	1,987.16	1,955.74	1,955.74	940.32	0.00
ECast Settlement Corp	Unsecured	8,162.72	8,482.64	8,482.64	4,078.43	0.00
Green Tree Servicing LLC	Secured	23,555.06	23,555.06	23,555.06	14,903.44	0.00
Midfirst Bank	Secured	26,675.18	1,631.18	1,631.18	1,631.18	0.00
Midfirst Bank	Secured	26,675.18	22,736.05	22,736.05	0.00	0.00
Pathology Assoc Of Chicago	Unsecured	342.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	455.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	394.00	1,675.76	1,675.76	805.70	0.00
Target National Bank	Unsecured	1,450.00	1,530.16	1,530.16	735.70	0.00
University of Illinois	Unsecured	286.00	NA	NA	0.00	0.00
UNVL/CITI	Unsecured	31,076.69	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$46,291.11	\$14,903.44	\$0.00
Mortgage Arrearage	\$1,631.18	\$1,631.18	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$47,922.29	\$16,534.62	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$54,845.18	\$22,291.01	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,011.37</u>
Disbursements to Creditors	<u>\$38,825.63</u>
TOTAL DISBURSEMENTS :	<u>\$44,837.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/20/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.